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PATENT  
Customer No. 22,852  
Attorney Docket No. 06683.0001-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In re Application of:**

Richard G. HALPERN

**Application No.: 09/977,224**

Filed: October 16, 2001

For: AUTOMATED METHODS AND APPARATUS FOR PROGRAMMED PERIODIC REPLENISHMENT OF PRINCIPAL WITH ANNUAL ADJUSTMENT TO FUTURE INTEREST RATES

Group Art Unit: 3628

Examiner: POINVIL, Frantzy

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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**Sir:**

**AMENDMENT**

In reply to the Office Action mailed March 10, 2004, with a period for response extending to June 10, 2004, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper beginning on page 2.

**Remarks** follow the amendment section of this paper.